

**Information to identify the case:**

Debtor 1	<u>Craig E Casher</u>	Social Security number or ITIN	xxx-xx-7297
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Denise N Casher</u>	Social Security number or ITIN	xxx-xx-4563
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-70863-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Craig E Casher

Denise N Casher

5/18/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Craig E Casher  
Denise N Casher  
Debtors

Case No. 16-70863-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: May 18, 2022

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Craig E Casher, Denise N Casher, 222 Casher Lane, P.O. Box 102, Mineral Springs, PA 16855-0102
14343264	+ Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14343271	+ Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
14343274	+ DuBois Regional Medical Center, P.O. Box 447, Du Bois, PA 15801-0447
14343275	+ DuBois Regional Medical Group, 300 East Main Street, Reynoldsville, PA 15851-1282
14343276	+ KML Law Group, P.C., Attn: Rebecca A. Solarz, Esquire, 701 Market Street, Suite 5000, BNY Mellon Independence Center, Philadelphia, PA 19106-1541
15329115	+ M & T Bank, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14343282	+ Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg. #1, Suite 1-511, Holmdel, NJ 07733-1976
14343283	+ Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
14343284	+ Penn Highlands Brookville, 100 Hospital Road, Brookville, PA 15825-1367
14343285	+ Penn Highlands Clearfield, 809 Turnpike Avenue, P.O. Box 992, Clearfield, PA 16830-0992
14343286	+ Penn Highlands Medical Group, 100 Hospital Avenue, Du Bois, PA 15801-1440
14343287	+ SST, 4315 Pickett Road, P.O. Box 3997, Saint Joseph, MO 64503-0997
14343295	+ University Orthopedic & Sports Medicine, 101 Regent Court, State College, PA 16801-7965

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 19 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2022 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 19 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2022 23:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: electronicbkydocs@nelnet.net	May 18 2022 23:36:00	US Department of Ed c/o Nelnet, 121 S. 13th St, Suite 201, Lincoln, NE 68508-1911
14343263	EDI: PHINAMERI.COM	May 19 2022 03:33:00	AmeriCredit Financial Services, 801 Cherry Street, Suite 3900, Fort Worth, TX 76102
14344840	+ EDI: PHINAMERI.COM	May 19 2022 03:33:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14401686	EDI: AIS.COM		

District/off: 0315-7

User: auto

Page 2 of 4

Date Rcvd: May 18, 2022

Form ID: 3180W

Total Noticed: 49

		May 19 2022 03:33:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14343264	^ MEBN		
		May 18 2022 23:32:17	Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14343265	EDI: BANKAMER.COM		
		May 19 2022 03:33:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886
14391331	Email/PDF: bncnotices@becket-lee.com		
		May 18 2022 23:33:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14415982	+ Email/Text: bankruptcy@cavps.com		
		May 18 2022 23:36:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14343267	+ Email/Text: mediamanagers@clientservices.com		
		May 18 2022 23:35:00	Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
14343268	+ EDI: WFNNB.COM		
		May 19 2022 03:33:00	Comenity Bank, P.O. Box 659465, San Antonio, TX 78265-9465
14343269	+ EDI: WFNNB.COM		
		May 19 2022 03:33:00	Comenity-Bon Ton, P.O. Box 659813, San Antonio, TX 78265-9113
14343270	+ EDI: WFNNB.COM		
		May 19 2022 03:33:00	Comenity-Victoria's Secret, P.O. Box 659728, San Antonio, TX 78265-9728
14343272	+ Email/Text: bdsupport@creditmanagementcompany.com		
		May 18 2022 23:36:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14343273	Email/PDF: DellBKNotifications@resurgent.com		
		May 18 2022 23:33:54	Dell Financial Services, c/o DFS Customer Care Dept., P.O. Box 81577, Austin, TX 78708
14343266	EDI: JPMORGANCHASE		
		May 19 2022 03:33:00	Chase, Cardmember Service, P.O. Box 15123, Wilmington, DE 19886
14343277	+ Email/Text: PBNCNotifications@peritussservices.com		
		May 18 2022 23:35:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
14343278	Email/Text: camanagement@mtb.com		
		May 18 2022 23:36:00	M&T Bank. Lending Services, Customer Support, P.O. Box 900, Millsboro, DE 19966
14356789	Email/Text: camanagement@mtb.com		
		May 18 2022 23:36:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14399235	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 18 2022 23:36:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14343279	+ EDI: PINNACLE.COM		
		May 19 2022 03:33:00	Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
14343280	Email/Text: paparalegals@pandf.us		
		May 18 2022 23:36:00	Patenaude & Felix, A.P.C., c/o Gregg L. Morris, Esquire, 213 East Main Street, Carnegie, PA 15106
14415973	EDI: PRA.COM		
		May 19 2022 03:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14343281	+ EDI: WFNNB.COM		
		May 19 2022 03:33:00	Peebles/Comenity, P.O. Box 659465, San Antonio, TX 78265-9465
14378192	EDI: Q3G.COM		
		May 19 2022 03:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14418596	+ EDI: RMSC.COM		
		May 19 2022 03:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14343288	+ EDI: RMSC.COM		
		May 19 2022 03:33:00	Synchrony Bank/AEO, P.O. Box 530942, Atlanta, GA 30353-0942
14343289	+ EDI: RMSC.COM		
		May 19 2022 03:33:00	Synchrony Bank/Amazon, P.O. Box 960013, Orlando, FL 32896-0013
14343290	+ EDI: RMSC.COM		
		May 19 2022 03:33:00	Synchrony Bank/Care Credit, P.O. Box 960061,

District/off: 0315-7

User: auto

Page 3 of 4

Date Rcvd: May 18, 2022

Form ID: 3180W

Total Noticed: 49

			Orlando, FL 32896-0061
14343291	+ EDI: RMSC.COM	May 19 2022 03:33:00	Synchrony Bank/JC Penny, P.O. Box 960090, Orlando, FL 32896-0090
14343292	+ EDI: RMSC.COM	May 19 2022 03:33:00	Synchrony Bank/Pay Pal Smart Conn, P.O. Box 965005, Orlando, FL 32896-5005
14343293	+ EDI: RMSC.COM	May 19 2022 03:33:00	Synchrony Bank/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
14412040	+ Email/Text: bankruptcysst@alorica.com	May 18 2022 23:35:00	Systems & Services Technologies, Inc., 4315 Pickett Road, St. Joseph, Missouri 64503-1600
14366369	+ Email/Text: electronicbkydocs@nelnet.net	May 18 2022 23:36:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
14343294	+ Email/Text: BAN5620@UCBINC.COM	May 18 2022 23:36:00	United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
TOTAL: 38			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	*+	M & T Bank, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14348347	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Craig E Casher thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Denise N Casher thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	

District/off: 0315-7

User: auto

Page 4 of 4

Date Rcvd: May 18, 2022

Form ID: 3180W

Total Noticed: 49

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

TOTAL: 5